

So instead of spending it on creditors, they can save that money, they can invest it, they can spend it responsibly on businesses, who in turn will hire more people. That's how you create jobs in a sustainable way. It's by helping Americans get out of debt.

Yes, Americans have a responsibility to manage their own finances, but likewise Congress has the duty to help Americans get out of the debt that this body, over the years, helped put people into debt by changing the laws, by allowing lenders to loan money under imprudent terms and target certain people with the sole objective to put the American public into debt, into a debt that they can't repay or would take them a lifetime to free themselves of. We have that responsibility and that obligation.

I'm going to close because the underlying point I'm trying to make is this: yes, the Federal Government is important; how the Federal Government manages its money is important. This debt, it's critical that we manage it properly. We have to avoid default because if this government goes into default, everyone's interest rates on their loans are going to go up. That could force people into bankruptcy, force folks into foreclosure, and ruin property values for everyone else. Just so you know, property values have been ruined because of foreclosure. So if we help homeowners stay in their homes by modifying their loans, that's going to save the property values of other homeowners who never missed a payment, because you are the same homeowners right now that can't sell your home to pay off your mortgage.

You can't retire. You are depending on selling your home to pay off your mortgage, but you can't do it because your other neighbors are so under water they had to walk away from their homes or had to be evicted because of foreclosure. So by helping families reduce their debt, that helps all of us in America and it helps our American economy.

You see, this country is a great country. Our economy has been a strong one, not necessarily because of government, but because of the American people. So you know what, folks? If we want this economy to rebound, let's make sure that Americans are financially secure. And one of the most effective ways to do that is to free Americans from mortgage and student loan debt.

#### HONORING SHERIFF JAMES "DEE" STEWART

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. WESTMORELAND) for 5 minutes.

Mr. WESTMORELAND. Mr. Speaker, as an elected Member of Congress, I have the honor to serve and represent the people of the Third District of Georgia through my voting record and through participation in the law-making process.

Georgia's Spalding County sheriff, James "Dee" Stewart, represented his community through selfless service to his county, his deputies, and the thousands of citizens who elected him to four terms to be their protector.

I come before the House today with a heavy heart to honor the nearly 40 years of law enforcement service that was brought to a premature end on July 3, when Sheriff Stewart was killed in an automobile accident while on his daily patrol.

I hope that one day my staff and my friends will talk about me the same way Dee Stewart's coworkers and friends did at his funeral. He was the kind of man who always led from the front. Even though he was the head of the department, it would often be his voice that came across the radio responding to calls no matter what time of day or night. He would rather put his life on the line than let anyone else cover for him.

A man who valued his duty more than his sleep, Sheriff Stewart readily gave his personal cell number to anyone and made sure that everyone knew that he was available to them 24/7. That set him apart and contributed to his reputation as a man who really cared about the people of Spalding County.

Chief Deputy Major Teresa Bishop called Sheriff Stewart the "greatest boss ever" after 29 years of working together. He trusted his deputies to do their job and expected them to hold him accountable too. His humor made his employees look forward to each work day, but he took his responsibility very seriously, especially when it came to the safety of children and the elderly.

Sheriff Stewart is remembered as having a huge heart, a heart as big as Spalding County. In a testament to the number of lives touched by Sheriff Stewart's service, his funeral procession took nearly 20 minutes to pass by.

I stand here on behalf of his wife, Janice; his children, Jay, Hope, Joey and Darren; his 11 grandchildren; and everyone who knew James "Dee" Stewart as more than just a sheriff, but as a preacher, a marriage counselor, a friend, a father, and a husband.

The Bible says: "Blessed are the peacemakers, for they shall be called the children of God." Sheriff Stewart embodied that verse.

Thank you for your service, Sheriff. The people of Spalding County lost a great man on July 3, but your memory will live on. Many others will be inspired by your example to live justly and with kindness. You will be missed. See you later, Dee.

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#### THE COST OF FAILURE EXCEEDS THE PRICE OF PROGRESS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Maryland (Mr. HOYER) for 5 minutes.

Mr. HOYER. Mr. Speaker, ladies and gentlemen of this House, I am pleased to rise with my colleague and dear friend BARBARA LEE to focus on an issue that all too frequently is ignored. I rise to speak as we are engaged in an extraordinarily important discussion, debate, and responsibility. That responsibility is to ensure that America pays its bills; that America's creditworthiness is not put at risk; and that an America which has incurred obligations meets those obligations to individuals and to others, as we have made policies that have cost money and it is now necessary for us to pay the bills that we have already incurred.

But as we engage in that debate and discussion, we must remember that there is in our country one child out of every five who is living in poverty, who is worried about proper food, proper housing, proper medical care. Children who are, in fact, at risk. We now in America, the richest nation on the face of the Earth, have the largest number of people living in poverty that we have had in over seven decades.

And so as we engage in this debate, it is important that we take this time to focus on those who all too often are invisible, who all too often are not the center of our discussion, who all too often are perceived to simply be those who will not matter at the voting booth.

Each of us in this House has a compass formed in many respects by our faith. My faith teaches me I have a responsibility to my God to reach out to the least among us to lift them up, to care for them, to clothe them, to feed them, to house them, to make sure that as a part of our American family, they are not forgotten. They are not by negligence driven more deeply into despair, unhealth, sickness, and a negative lifestyle which costs us all and costs those individuals.

I come from the State of Maryland, and I want to quote somebody you would think it may be unusual for me to quote, but I was elected to the State senate in 1966. Ted Agnew was elected Governor of our State in 1966, and he was inaugurated 2 weeks after I was sworn in as a member of the State senate at the age of 27. In his inaugural address he said: The cost of failure far exceeds the price of progress. What he meant by that, the failure to invest in the welfare of our people, as well as our infrastructure and the creation of jobs and the expansion of opportunity for our people, the failure to make those investments would in the long run cost us far more than the investments would cost us in the short run.

My colleagues, I suggest to you that our failure to invest in the welfare of all of our citizens will cost us far greater sums in the long run for the failure to invest in the short run.

And so I congratulate BARBARA LEE from California for making sure that the least of us are not forgotten in this very important debate.

Do we need to bring down spending? We do. But one of the interesting facets